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MEMO ENDORSE

January 22, 2015

The Honorable Colleen McMahon United States District Court Southern District of New York 500 Pearl Street, Room 1640 New York, New York 10007

Re: Ralston Clarke v. Trans Union, LLC, et al 13-CV-02991 (CM)

Dear Hon. Judge McMahon:

Plaintiff has settled his case with the following Defendants Sears/Citibank, Bank of America and Midland Funding, LLC. We hope to file a Notice of Dismissal with Prejudice soon on the settled cases.

I was able to contact the Plaintiff, Ralston Clarke today. I would respectfully, suggest that a settlement conference be convened for all the parties to be in attendance, including the Plaintiff. It will be beneficial before the parties start raking in unnecessary litigation costs.

Thank you for your understanding and consideration of this matter.

Respectfully submitted:

/s/ Osita E. Okocha

Osita Emmanuel Okocha, Esq.